



Office of the Staff Judge Advocate LEGAL SERVICES U.S. Army Japan and I Corps (Fwd)

MARCH 2011

Newsletter

Japanese Court Imposes Prison Sentence for Two Passengers in Fatal Drunk Driving Case

A Japanese court in Saitama Prefecture recently sentenced two passengers in a drunk-driver's car to lengthy jail terms. On the night of February 17, 2008, in Saitama Prefecture, Mr. T was driving home after consuming several glasses of alcohol. He lost control of his vehicle on a curve and collided head-on with two oncoming cars, killing a husband and wife as well as injuring seven other people, including Mr. T and the two passengers in his car.

Besides charging Mr. T, the Japanese prosecutor also charged the two passengers in Mr. T's vehicle under Japanese laws that make it a crime to allow a drunk person to drive. While Mr. T, as the driver, was sentenced to 16 years in prison, his two passengers each received a

prison sentence of two years from the Japanese jury for aiding and abetting his crime. In addition, the owner of the establishment where Mr. T drank before the accident was found guilty of providing liquor to a drunk driver in violation of the Japan Road Traffic Law.

This case serves as a reminder that passengers, as well as drivers, can be held criminally responsible in Japan for the consequences of operating a vehicle while intoxicated or under the influence of alcohol. It also points out that sentences from Japanese juries are often not suspended, and lengthy prison terms are possible. These are both good reasons not to drink and drive, and not to let a person who has been drinking drive you anywhere.

JP Morgan Extends Great Benefits to Military

Jamie Dimon, Chairman and CEO of JPMorgan Chase, has announced new programs to benefit military personnel.

Reduced Servicemembers Civil Relief Act (SCRA) Interest Rate: Effective 4/1/11, subject to any required approvals, Chase will put in place a rebate program for SCRA-protected military personnel which will lower eligible borrowers' effective mortgage interest rate to 4% while on active duty and for a year thereafter. This maximum rate is 2% lower than the 6% rate currently required by SCRA.

Military Modification Program: Beginning 4/1/11, all members of the military who have served on active duty as far back as 9/11/01

will be eligible for a new program to be offered to those who are delinquent or having trouble making their mortgage payments. Subject to the required approvals, the program will go beyond the government's Home Affordable Modification Program (HAMP) requirements. In addition, in cases of Chase-owned or Chase-serviced primary residential mortgages, if there is a second mortgage on the same property that is also owned by Chase, the interest rate on the second is modified to 1%.

Home Ownership Assistance: Chase will not foreclose on any currently deployed active military personnel. This change goes beyond current SCRA requirements, which protects military borrowers against foreclosure only if they took out their loans prior to going on active duty.

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If you have any
questions, comments,
or suggestions, please
contact the Legal
Assistance Office at
263-4698.



Chase.....continued

In cases where Chase has mistakenly foreclosed on military borrowers who should have been covered by SCRA, Chase will forgive all their remaining mortgage debt. In addition, Chase will donate 1,000 homes to military members and veterans over the next five years through non-profit partners.

In 2011, Chase will open five new Chase Homeownership Centers in cities near the following military bases: Ft. Hood (Killeen), Texas; Naval Station

Norfolk (Norfolk), Virginia; Ft. Bragg/Pope Air Force Base (Fayetteville), North Carolina; Camp Lejeune (Jacksonville), North Carolina; and Ft. Campbell (Clarksville, TN), Kentucky

Chase will also host 10 borrower outreach events near large military bases and staff all of its Homeownership Centers with employees specifically trained in military issues. More information can be found at www.chasemilitary.com.

Shipping Valuable items?

Filing claims directly with moving companies in an attempt to gain full replacement value compensation for damaged personal property has just become easier. The main way this process has been simplified is due to the Online filing option at www.move.mil. However, this does not mean that full replacement value for your property is guaranteed.

The best way ensure that you receive full replacement value for your lost or severely damaged property in a move is to purchase insurance covering the value of your property.

Insurance is not something provided by the Claims office or free of charge by the carriers. Paying the extra for it, however, will not only provide a quicker and more streamlined process for taking care of the damage or loss, but will give you additional peace of mind.

The Claims office will be ready to receive and process any claims you may have, but often can only provide reimbursement to you based on the depreciated value of your property.

Ask your Tax Advisor

Question: My spouse is a Servicemember and is our sponsor. I am a DAC employee here in Japan. We are both residents of California but reside at Camp Zama. We have income from renting out our home in California. Are we exempt from CA income taxes? **Answer:** No, only the income of the Servicemember is exempt from CA income taxes. The rental income generated in California and your income from civilian employment is still taxed by California.

U.S. Embassy coming to Zama

On Wednesday, 20 April 2011, Immigration personnel from the US Embassy will visit Camp Zama to assist with processing immigration documents and to answer questions. For appointments, please call the Legal Assistance Office at 263-4698.